

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Shelley Collins  
 Debtor

Case No. 17-18188-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 17

Date Rcvd: Mar 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2018.

db +Shelley Collins, 407 South Cobbs Creek Parkway, Philadelphia, PA 19143-1017  
 14023701 +Central Finl Control, Po Box 66051, Anaheim, CA 92816-6051  
 14023704 +KML Law Group, Suite 5000 - Mellon Independence Ctr., 701 Market Street,  
 Philadelphia, PA 19106-1538  
 14023708 +PGW, 800 West Montgomery Avenue, Philadelphia, PA 19122-2806  
 14023710 Philadelphia Parking Authority, 9th and Filbert Street, Philadelphia, PA 19107  
 14023711 +Slsc/Efs, Po Box 61047, Harrisburg, PA 17106-1047

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Mar 31 2018 09:38:00 TERRY P. DERSHAW, Dershaw Law Offices,  
 P.O. Box 556, Warminster, PA 18974-0632  
 smg E-mail/Text: bankruptcy@phila.gov Mar 31 2018 07:33:21 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 31 2018 07:32:47  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Mar 31 2018 07:33:11 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14023702 +EDI: DCI.COM Mar 31 2018 09:49:00 Diversified Consultants, Inc.,  
 Diversified Consultants, Inc., Po Box 551268, Jacksonville, FL 32255-1268  
 14023703 +EDI: IRS.COM Mar 31 2018 09:38:00 Internal Revenue Service, 600 Arch Street, Room 5200,  
 Philadelphia, PA 19106-1611  
 14023707 +E-mail/Text: bankruptcygroup@peco-energy.com Mar 31 2018 07:32:35 PECO,  
 2301 Market Street, Philadelphia, PA 19103-1380  
 14023705 +E-mail/Text: blegal@phfa.org Mar 31 2018 07:33:02 Pa Housing Finance Age, 211 N Front St,  
 Harrisburg, PA 17101-1406  
 14023709 +E-mail/Text: equiles@philapark.org Mar 31 2018 07:33:38 Philadelphia Parking Authority,  
 3101 Market Street, Philadelphia, PA 19104-2806  
 14023712 +EDI: STF1.COM Mar 31 2018 09:38:00 Sun Trust, 1001 Semmes Ave Po Box 27172,  
 Richmond, VA 23224-2245  
 14023713 +E-mail/Text: james.feighan@phila.gov Mar 31 2018 07:33:40 Water Revenue Bureau,  
 1401 JFK Blvd, Philadelphia, PA 19102-1663

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14023706\* +Pa Housing Finance Age, 211 N Front St, Harrisburg, PA 17101-1406

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 01, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2018 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Shelley Collins dmo160west@gmail.com,  
 davidoffenecf@gmail.com  
 MATTEO SAMUEL WEINER on behalf of Creditor U.S. Bank National Association (Trustee for the  
 Pennsylvania Housing Finance Agency) bkgroup@kmlawgroup.com  
 TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Shelley Collins</u>	Social Security number or ITIN	<b>xxx-xx-0375</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>17-18188-elf</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Shelley Collins

3/29/18

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**